



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [UMB FINANCIAL CORPORATION](#)

**City/State** [KANSAS CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [40,605,742](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)  
[1010 GRAND BOULEVARD](#)  
[KANSAS CITY, MO 64106](#)

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	39,153,514	33,052,294	35,316,792	28,560,564	23,783,190
Net income (\$000) .....	105,963	92,643	353,018	286,502	243,600
Number of BHCs in peer group .....	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.21	2.55	23	2.43	2.67	28	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40
+ Non-interest income .....	1.28	0.97	71	1.45	1.13	71	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76
- Overhead expense .....	2.19	2.18	59	2.43	2.28	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
- Provision for credit losses .....	-0.07	0.04	20	-0.09	-0.12	44	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56
+ Securities gains (losses) .....	0	0	43	0.03	0.01	84	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76
+ Other tax equivalent adjustments .....	0	0	44	0	0	80	0	0	46	0	0	81	0	0	42
= Pretax net operating income (tax equivalent) .....	1.35	1.35	51	1.41	1.78	23	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28
Net operating income .....	1.08	1.03	58	1.12	1.36	26	1	1.26	23	1	0.81	68	1.02	1.19	26
Net income .....	1.08	1.02	58	1.12	1.35	27	1	1.26	23	1	0.82	68	1.02	1.19	26
Net income (Subchapter S adjusted) .....					1.74		1.78			1.97			1.18		1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.44	2.96	19	2.73	3.18	22	2.67	3.06	22	3.12	3.55	21	4	4.41	24
Interest expense .....	0.12	0.20	31	0.15	0.29	22	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35
Net interest income (tax equivalent) .....	2.32	2.75	18	2.58	2.88	27	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.19	0.09	80	0.13	0.16	54	0.27	0.11	89	0.13	0.27	39	0.27	0.21	70
Earnings coverage of net loan and lease losses (X) .....	14.16	38.54	43	19.16	25.70	61	10.09	39.72	28	23.22	22.91	67	9.19	24.40	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.01	1.20	32	1.23	1.49	35	1.13	1.23	44	1.34	1.58	36	0.76	0.83	43
Allowance for loan and lease losses / Total loans and leases .....	1.01	1.17	34	1.23	1.47	35	1.13	1.20	45	1.34	1.55	37	0.76	0.81	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.62	0.47	75	0.49	0.70	38	0.54	0.49	64	0.57	0.71	44	0.44	0.57	38
30-89 days past due loans and leases / Total loans and leases .....	0.10	0.32	17	0.11	0.33	19	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-15.66	-1.97	11	-8.09	-0.51	26	-21.65	-2.33	3	-6.62	3.20	23	-0.74	14.45	11
Net short-term noncore funding dependence .....	-15.73	-6.65	17	-8.20	-6.88	41	-21.74	-7.71	12	-6.73	-4.76	37	-0.97	3.38	27
Net loans and leases / Total assets .....	43.23	59.31	12	47.03	60.99	14	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.53	9.06	14	8.08	9.15	20	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45
Holding company equity capital / Total assets .....	6.77	10.29	6	8.53	10.72	18	7.37	10.71	6	9.11	11.16	19	9.81	12.43	19
Total equity capital (including minority interest) / Total assets .....	6.77	10.40	5	8.53	10.85	17	7.37	10.82	5	9.11	11.29	17	9.81	12.57	18
Common equity tier 1 capital / Total risk-weighted assets .....	11.81	12.21	47	12.25	12.57	51	12.05	12.42	46	12.10	12.38	52	12.33	12.17	58
Net loans and leases / Equity capital (X) .....	6.39	5.82	62	5.51	5.73	46	5.40	5.53	48	5.27	5.58	45	5.12	5.21	51
Cash dividends / Net income .....	16.83	33.45	23	16.81	23.13	33	19.05	28.27	29	21.17	42.30	21	24.46	33.12	32
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	17.12	9.35	79	32.10	16.49	84	28.88	10.50	89	24.72	16.68	75	13.75	9.26	75
Equity capital .....	-7.09	4.03	15	11.07	9.13	70	4.26	7.46	48	15.75	6.99	84	16.96	10.49	81
Net loans and leases .....	7.65	6.29	63	18.40	7.22	82	6.81	3.36	68	19.17	9.07	81	10.43	9.10	67
Noncore funding .....	-14.49	-10.65	44	21.26	-25.09	91	12.03	-14.79	81	7.29	-12.18	72	15.70	6.59	71
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	7.22	11.08	48	6.69	11.33	47	6.31	10.95	45	6.56	13.56	44	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	100.24	103.47	41	98.64	102.85	25	99.97	103.22	38	100.96	102.81	41	95.66	103.22	11
Cash from ops + noncash items + op expense / Op expense + dividends .....	87.18	125.04	35	152.12	98.58	72	130.78	154.48	45	101.15	147.24	23	73.02	190.27	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	149,452	150,149	619,193	585,880	637,750	-0.46	40.55
Income from lease financing receivables.....	18	21	80	77	95	-14.29	-92.04
Fully taxable income on loans and leases.....	149,467	150,166	619,258	585,941	637,827	-0.47	40.28
Tax-exempt income on loans and leases.....	3	4	15	16	18	-25.00	-62.50
Estimated tax benefit on income on loans and leases.....	1	1	4	4	5	-24.79	-81.32
Income on loans and leases (tax equivalent).....	149,471	150,171	619,277	585,961	637,850	-0.47	40.26
Investment interest income (tax equivalent).....	73,635	58,803	252,260	232,234	220,088	25.22	61.39
Interest on balances due from depository institutions.....	2,457	703	5,417	3,744	12,882	249.50	345.92
Interest income on other earning assets.....	2,635	2,980	10,902	13,267	16,048	-11.58	118.49
Total interest income (tax equivalent).....	228,198	212,657	887,856	835,206	886,868	7.31	48.23
Interest on time deposits of \$250K or more .....	132	244	950	2,503	7,718	-45.90	-72.78
Interest on time deposits < \$250K.....	291	571	1,399	6,555	7,824	-49.04	-68.30
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	5,750	5,983	24,063	49,156	138,650	-3.89	26.01
Interest on other borrowings and trading liabilities.....	3,309	3,103	11,739	16,755	37,795	6.64	-24.95
Interest on subordinated debt and mandatory convertible securities .....	1,962	1,963	7,850	2,290	0	-0.05	
Total interest expense.....	11,444	11,864	46,001	77,259	191,987	-3.54	10.30
Net interest income (tax equivalent).....	216,754	200,793	841,855	757,947	694,881	7.95	50.97
Non-interest income.....	125,400	119,975	470,239	442,417	423,518	4.52	4.23
Adjusted operating income (tax equivalent) .....	342,154	320,768	1,312,094	1,200,364	1,118,399	6.67	29.66
Overhead expense.....	214,778	200,946	833,636	824,616	778,860	6.88	13.78
Provision for credit losses.....	-6,500	-7,500	20,000	127,890	32,850		
Securities gains (losses) .....	0	2,720	7,817	6,981	3,218	-100.00	-100.00
Other tax equivalent adjustments .....	0	1	0	1	0	-100.00	
Pretax net operating income (tax equivalent).....	132,154	116,245	455,394	365,608	309,941	13.69	98.47
Applicable income taxes .....	19,792	16,923	76,042	52,388	42,365	16.95	50.53
Tax equivalent adjustments .....	6,399	6,679	26,334	26,718	23,976	-4.19	-30.87
Applicable income taxes (tax equivalent).....	26,191	23,602	102,376	79,106	66,341	10.97	16.90
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	105,963	92,643	353,018	286,502	243,600	14.38	139.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	105,963	92,643	353,018	286,502	243,600	14.38	139.84
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	105,963	92,643	353,018	286,502	243,600	14.38	139.84
Investment securities income (tax equivalent).....	73,635	58,803	252,260	232,234	220,088	25.22	61.39
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,258	734	2,904	3,305	8,317	71.39	135.58
Mortgage-backed securities .....	36,711	23,547	109,962	93,232	90,858	55.91	109.33
All other securities .....	35,666	34,522	139,394	135,697	120,913	3.31	29.44
Cash dividends declared.....	17,832	15,571	67,266	60,655	59,583	14.52	42.87
Common .....	17,832	15,571	67,266	60,655	59,583	14.52	42.87
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.33	2.75	20	2.57	2.96	22	2.51	2.85	24	2.92	3.27	22	3.73	4	29
Less: Interest expense .....	0.12	0.19	34	0.14	0.27	24	0.13	0.23	25	0.27	0.48	18	0.81	0.98	38
Equals: Net interest income (tax equivalent) .....	2.21	2.55	23	2.43	2.67	28	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40
Plus: Non-interest income .....	1.28	0.97	71	1.45	1.13	71	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76
Equals: adjusted operating income (tax equivalent) .....	3.50	3.56	57	3.88	3.87	61	3.72	3.70	57	4.20	4.04	64	4.70	4.41	70
Less: Overhead expense .....	2.19	2.18	59	2.43	2.28	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
Less: Provision for credit losses .....	-0.07	0.04	20	-0.09	-0.12	44	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0.03	0.01	84	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76
Plus: other tax equivalent adjustments .....	0	0	44	0	0	80	0	0	46	0	0	81	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.35	51	1.41	1.78	23	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28
Less: Applicable income taxes (tax equivalent) .....	0.27	0.31	37	0.29	0.40	18	0.29	0.38	22	0.28	0.23	62	0.28	0.36	27
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.08	1.03	58	1.12	1.36	26	1	1.26	23	1	0.81	68	1.02	1.19	26
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.08	1.02	58	1.12	1.35	27	1	1.26	23	1	0.82	68	1.02	1.19	26
Memo: Net income (last four quarters) .....	0.99	1.17	29	1.26	1.07	71	1	1.26	23	1	0.82	68	1.02	1.19	26
Net income-BHC and noncontrolling (minority) interest .....	1.08	1.04	58	1.12	1.37	27	1	1.27	22	1	0.83	68	1.02	1.20	25
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.36	93.16	77	94.12	93.08	64	94.32	93.08	66	93.73	92.32	69	93.19	91.05	72
Average interest-bearing funds / Average assets .....	56.57	60.43	34	59.70	62.97	39	58.69	61.99	41	61.91	64.06	43	62.70	65.57	39
Interest income (tax equivalent) / Average earning assets .....	2.44	2.96	19	2.73	3.18	22	2.67	3.06	22	3.12	3.55	21	4	4.41	24
Interest expense / Average earning assets .....	0.12	0.20	31	0.15	0.29	22	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35
Net interest income (tax equivalent) / Average earning assets .....	2.32	2.75	18	2.58	2.88	27	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.44	3.88	25	3.70	4.05	33	3.73	4.01	34	3.88	4.27	25	5	5.09	50
Interest-bearing bank balances .....	0.13	0.18	12	0.08	0.10	20	0.10	0.14	12	0.21	0.27	38	1.46	2.04	20
Federal funds sold and reverse repos .....	0.77	0.28	86	0.69	0.26	81	0.81	0.25	86	1.08	0.68	78	2.59	2.44	67
Trading assets .....	3.02	0.43	93	1.98	0.39	90	2.08	0.45	88	2.94	0.60	91	3.34	0.99	88
Total earning assets .....	2.38	2.93	15	2.65	3.15	18	2.59	3.04	19	3.02	3.51	20	3.89	4.36	21
Investment securities (tax equivalent) .....	2.20	1.78	87	2.26	1.84	79	2.22	1.77	81	2.50	2.25	72	2.67	2.76	46
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.92	1.09	37	2.12	1.30	86	1.96	1.14	89	1.64	1.75	50	2.81	2.32	81
Mortgage-backed securities .....	1.80	1.67	62	1.59	1.60	55	1.57	1.57	50	2	2.05	42	2.28	2.61	15
All other securities .....	2.99	2.75	64	3.05	2.93	60	3.02	2.81	61	3.09	3.24	49	3.03	4.06	17
Interest-bearing deposits .....	0.13	0.16	48	0.16	0.26	32	0.15	0.21	35	0.38	0.53	34	1.17	1.10	59
Time deposits of \$250K or more .....	0.17	0.48	6	0.34	0.82	7	0.33	0.66	15	0.70	1.42	4	1.79	1.96	33
Time deposits < \$250K .....	0.29	0.44	27	0.48	0.78	20	0.31	0.62	15	1.18	1.36	34	1.27	1.82	18
Other domestic deposits .....	0.13	0.13	62	0.15	0.17	49	0.14	0.15	58	0.34	0.36	50	1.15	0.93	72
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.29	0.16	81	0.30	0.18	83	0.26	0.17	81	0.58	0.62	61	1.96	1.86	54
Other borrowed funds and trading liabilities .....	1.71	1.14	73	1.81	1.38	70	1.78	1.27	69	3.38	1.50	94	6.10	2.38	97
All interest-bearing funds .....	0.21	0.31	31	0.24	0.42	22	0.22	0.37	25	0.44	0.74	17	1.29	1.49	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	125,400	119,975	470,239	442,417	423,518
Fiduciary activities income .....	59,528	54,834	224,126	194,646	176,913
Service charges on deposit accounts - domestic .....	24,642	21,976	86,056	83,879	82,748
Trading revenue.....	5,440	9,356	30,939	32,959	23,432
Investment banking fees and commissions.....	4,001	3,809	20,498	39,213	35,017
Insurance activities revenue.....	-5	103	58	459	196
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	293	1,646	3,854	5,091	1,772
Other non-interest income.....	31,501	28,251	104,708	86,170	103,440
Total overhead expenses .....	214,778	200,946	833,636	824,616	778,860
Personnel expense.....	130,634	127,681	504,442	495,464	461,445
Net occupancy expense.....	18,921	19,138	76,682	76,671	76,610
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,071	1,380	4,757	6,518	5,506
Other operating expenses.....	64,152	52,747	247,755	245,963	235,299
Fee income on mutual funds and annuities.....	3,456	3,334	12,171	24,350	31,261
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	3,506	3,574	3,529	3,591	3,670
Average personnel expense per employee.....	37.26	35.72	142.94	137.97	125.73
Average assets per employee.....	11,167.57	9,247.98	10,007.59	7,953.37	6,480.43

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	2.76	2.26	62	2.78	2.10	65	2.59	2.17	59	5.50	2.02	84	7.38	2.72	86
Overhead expenses / Net Interest Income + non-interest income .....	63.97	61.09	61	63.98	59.31	72	64.84	59.28	71	70.26	62.28	82	71.17	61.29	84
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.19	2.18	59	2.43	2.28	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
Personnel expense.....	1.33	1.21	68	1.55	1.28	77	1.43	1.21	76	1.73	1.30	86	1.94	1.41	88
Net occupancy expense.....	0.19	0.23	31	0.23	0.24	44	0.22	0.23	41	0.27	0.26	55	0.32	0.28	68
Other operating expenses.....	0.67	0.71	54	0.66	0.73	47	0.71	0.72	60	0.88	0.94	64	1.01	0.97	68
Overhead less non-interest income .....	0.91	1.18	26	0.98	1.10	36	1.03	1.10	36	1.34	1.25	54	1.49	1.32	58
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	62.77	60.59	59	62.65	58.69	67	63.53	58.83	70	68.70	61.82	79	69.64	60.64	84
Personnel expense.....	38.18	33.94	72	39.80	33.28	83	38.45	32.93	77	41.28	32.36	91	41.26	32.39	91
Net occupancy expense.....	5.53	6.43	32	5.97	6.42	42	5.84	6.23	45	6.39	6.58	48	6.85	6.52	56
Other operating expenses.....	19.06	19.35	53	16.87	18.45	44	19.24	19.18	53	21.03	22.28	59	21.53	21.20	62
Total non-interest income .....	36.65	26.24	79	37.40	28.42	72	35.84	27.67	72	36.86	28.83	70	37.87	29.23	73
Fiduciary activities income .....	17.40	2.31	96	17.09	2.15	96	17.08	2.20	96	16.22	2.09	96	15.82	1.97	95
Service charges on domestic deposit accounts .....	7.20	3.51	94	6.85	3.21	93	6.56	3.27	92	6.99	3.27	94	7.40	3.88	94
Trading revenue.....	1.59	0.53	84	2.92	0.97	86	2.36	0.62	87	2.75	1.28	82	2.10	1.18	80
Investment banking fees and commissions.....	1.17	2.33	43	1.19	2.51	45	1.56	2.58	53	3.27	2.46	73	3.13	3.54	72
Insurance activities revenue.....	0	0.38	2	0.03	0.38	43	0	0.36	29	0.04	0.41	43	0.02	0.47	35
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income .....	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.09	1.74	18	0.51	3.74	24	0.29	3.30	17	0.42	3.92	24	0.16	1.86	20
Other non-interest income.....	9.21	8.92	63	8.81	8.65	61	7.98	9.27	52	7.18	9.65	41	9.25	10.04	58
Overhead less non-interest income .....	26.12	33.42	28	25.24	29.66	33	27.70	30.52	34	31.84	31.93	48	31.77	31.06	41
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.98	20.83	8	14.56	21.04	8	16.70	21.18	10	14.33	18.63	21	13.67	20.56	7
Applicable income tax + TE / Pretax net operating income + TE .....	19.82	22.92	16	20.30	22.74	18	22.48	22.67	46	21.64	21.18	44	21.40	23.23	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	8,842,138	8,193,080	8,618,531	7,894,471	6,590,300	7,92	67.97	
Commercial and industrial loans .....	8,111,120	7,654,866	7,760,723	7,521,679	6,055,412	5.96	73.73	
Loans to individuals .....	302,566	293,382	309,196	306,520	357,933	3.13	-12.28	
Loans to depository institutions and acceptances of other banks .....	1,549	2,763	1,541	1,777	1,617	-43.94	151.05	
Agricultural loans .....	142,029	144,516	154,343	161,581	190,914	-1.72	-44.52	
Other loans and leases .....	332,682	219,053	327,814	224,331	243,349	51.87	48.21	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	17,732,084	16,507,660	17,172,148	16,110,359	13,439,525	7.42	64.81	
Less: Allowance for loan and lease losses .....	179,288	202,814	194,771	215,973	101,788	-11.60	92.12	
Net loans and leases .....	17,552,796	16,304,846	16,977,377	15,894,386	13,337,737	7.65	64.57	
Debt securities that reprice or mature in over 1 year .....	13,009,564	10,565,699	13,270,743	10,061,744	8,144,333	23.13	77.08	
Mutual funds and equity securities .....	53,056	133,979	64,149	134,196	170	-60.40		
Subtotal .....	30,615,416	27,004,524	30,312,269	26,090,326	21,482,240	13.37	69.97	
Interest-bearing bank balances .....	6,355,941	3,860,763	8,841,906	3,110,042	1,225,491	64.63	1596.86	
Federal funds sold and reverse repos .....	1,319,809	1,629,813	1,216,357	1,650,335	1,578,345	-19.02	571.77	
Debt securities that reprice or mature within 1 year .....	142,761	230,363	186,187	252,558	419,131	-38.03	-65.31	
Trading assets .....	17,059	29,099	31,875	35,020	45,618	-41.38	-77.40	
Total earning assets .....	38,450,986	32,754,562	40,588,594	31,138,281	24,750,825	17.39	101.62	
Non-interest-bearing cash and due from depository institutions .....	357,772	387,230	413,821	430,638	472,958	-7.61	-4.25	
Premises, fixed assets, and leases .....	215,808	224,348	218,182	228,919	234,631	-3.81	-5.40	
Other real estate owned .....	0	4,740	0	4,740	2,935	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	0	0	0	4,193	6,961		-100.00	
Intangible and other assets .....	1,583,221	1,301,468	1,474,827	1,323,343	1,093,045	21.65	77.47	
Total assets .....	40,605,742	34,669,389	42,693,484	33,127,504	26,561,355	17.12	97.34	
Quarterly average assets .....	39,153,514	33,052,294	38,078,111	30,585,634	25,071,023	18.46	93.50	
Average loans and leases (YTD) .....	17,361,077	16,230,886	16,624,490	15,116,437	12,761,724	6.96	64.40	
<b>Memoranda</b>								
Loans held-for-sale .....	384	10,275	1,277	6,708	7,803	-96.26	-80.14	
Loans not held-for-sale .....	17,731,700	16,497,385	17,170,871	16,103,651	13,431,722	7.48	64.84	
Real estate loans secured by 1–4 family .....	2,409,052	2,026,078	2,336,844	1,968,439	1,419,230	18.90	89.79	
Commercial real estate loans .....	5,957,825	5,672,820	5,801,418	5,423,570	4,730,335	5.02	68.20	
Construction and land development .....	912,038	864,177	809,249	798,896	842,346	5.54	7.35	
Multifamily .....	193,809	387,748	205,310	449,855	360,112	-50.02	-10.60	
Nonfarm nonresidential .....	4,851,978	4,420,895	4,786,859	4,174,819	3,527,877	9.75	95.99	
Real estate loans secured by farmland .....	475,261	494,182	480,269	502,462	440,735	-3.83	4.93	
Total investment securities .....	13,205,381	10,930,041	13,521,079	10,448,498	8,563,634	20.82	70.21	
U.S. Treasury securities .....	382,135	49,479	69,174	30,740	64,078	672.32	499.95	
US agency securities (excluding mortgage-backed securities) .....	158,778	94,905	124,932	95,949	93,021	67.30	93.34	
Municipal securities .....	4,152,050	4,565,611	4,506,970	4,638,233	4,146,019	-9.06	13.58	
Mortgage-backed securities .....	7,906,765	5,989,606	8,369,039	5,468,181	4,071,794	32.01	103.25	
Asset-backed securities .....	186,512	0	68,969	0	0			
Other debt securities .....	366,085	96,461	317,846	81,199	188,552	279.52	449.17	
Mutual funds and equity securities .....	53,056	133,979	64,149	134,196	170	-60.40		
Available-for-sale securities .....	8,550,093	9,753,392	11,976,514	9,299,688	7,447,362	-12.34	30.50	
U.S. Treasury securities .....	382,135	49,479	69,174	30,740	64,078	672.32	499.95	
US agency securities (excluding mortgage-backed securities) .....	152,778	94,905	124,932	95,949	93,021	60.98	86.04	
Municipal securities .....	2,046,511	3,522,941	3,422,688	3,623,619	3,029,917	-41.91	-16.43	
Mortgage-backed securities .....	5,416,072	5,989,606	7,972,905	5,468,181	4,071,794	-9.58	39.23	
Asset-backed securities .....	186,512	0	68,969	0	0			
Other debt securities .....	366,085	96,461	317,846	81,199	188,552	279.52	449.17	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-208,777	-30,541	-38,025	14,831	-33,757			
Available-for-sale securities appreciation (depreciation) .....	-348,756	200,995	153,930	411,954	123,382			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	9,336,696	7,312,128	10,196,906	7,823,478	5,771,597	27.69	70.07	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	9,679,485	7,661,004	10,050,582	6,831,600	5,373,033	26.35	293.20
NOW, ATS and transaction accounts .....	882,248	921,936	711,332	1,088,182	670,537	-4.30	283.03
Time deposits less brokered deposits < \$250K .....	403,647	-112,120	408,085	-95,142	86,502		-2.70
MMDA and other savings accounts .....	23,213,799	19,033,287	23,986,372	18,255,375	14,333,309	21.96	91.34
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	34,179,179	27,504,107	35,156,371	26,080,015	20,463,381	24.27	124.28
Time deposits of \$250K or more .....	183,316	188,025	443,481	393,347	605,777	-2.50	-61.14
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	2,840,535	2,759,818	3,238,435	2,315,497	1,896,508	2.92	18.83
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	27,119		-100.00
Brokered deposits < \$250K .....	70	588,660	75	577,889	534,086	-99.99	-99.96
Noncore funding .....	3,023,921	3,536,503	3,681,991	3,286,733	3,063,490	-14.49	-1.01
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	272,036	270,074	271,544	269,595	70,371	0.73	302.86
Other liabilities .....	382,201	400,466	438,154	474,213	357,673	-4.56	87.72
Total liabilities .....	37,857,337	31,711,150	39,548,060	30,110,556	23,954,915	19.38	103.91
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	55,057	55,057	55,057	55,057	55,057	0.00	0.00
Common surplus .....	1,109,585	1,093,667	1,110,520	1,090,450	1,073,764	1.46	7.39
Retained earnings .....	2,265,129	1,968,318	2,176,998	1,891,246	1,672,438	15.08	92.84
Accumulated other comprehensive income .....	-343,128	169,197	126,314	318,340	83,180		
Other equity capital components .....	-338,238	-328,000	-323,465	-338,145	-277,999		
Total holding company equity capital .....	2,748,405	2,958,239	3,145,424	3,016,948	2,606,440	-7.09	36.68
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,748,405	2,958,239	3,145,424	3,016,948	2,606,440	-7.09	36.68
Total liabilities and capital .....	40,605,742	34,669,389	42,693,484	33,127,504	26,561,355	17.12	97.34
<b>Memoranda</b>							
Non-interest-bearing deposits .....	15,946,738	11,604,415	16,342,642	9,879,970	6,944,465	37.42	157.11
Interest-bearing deposits .....	18,415,827	16,676,377	19,257,285	17,171,281	14,658,779	10.43	89.99
Total deposits .....	34,362,565	28,280,792	35,599,927	27,051,251	21,603,244	21.50	116.18
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,145,424	3,016,948	3,016,948	2,606,440	2,228,470		
Accounting restatements .....	0	0	0	-7,039	0		
Net income .....	105,963	92,643	353,018	286,502	243,600		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	6,779	17,389	40,256	20,306	19,487		
Less: Purchase of treasury stock .....	22,487	4,027	5,506	63,766	4,496		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	17,832	15,571	67,266	60,655	59,583		
Change in other comprehensive income .....	-469,442	-149,143	-192,026	235,160	178,962		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,748,405	2,958,239	3,145,424	3,016,948	2,606,440		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	21.78	37.11	21	23.63	36.10	23	20.19	36.25	19	23.83	36.22	24	24.81	37.78	26
Commercial and industrial loans .....	19.98	10.78	87	22.08	13.88	87	18.18	10.76	81	22.71	13.52	89	22.80	12.02	92
Loans to individuals .....	0.75	3.61	36	0.85	3.42	38	0.72	3.36	35	0.93	3.40	40	1.35	4.20	43
Loans to depository institutions and acceptances of other banks .....	0	0.02	76	0.01	0.02	79	0	0.02	76	0.01	0.03	75	0.01	0.04	68
Agricultural loans.....	0.35	0.17	79	0.42	0.19	81	0.36	0.18	80	0.49	0.19	82	0.72	0.24	84
Other loans and leases.....	0.82	4.19	17	0.63	4.29	13	0.77	4.47	16	0.68	4.63	12	0.92	5.01	12
Net loans and leases.....	43.23	59.31	12	47.03	60.99	14	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Debt securities over 1 year.....	32.04	19.47	86	30.48	16.70	93	31.08	19.46	86	30.37	15.55	94	30.66	14.60	96
Mutual funds and equity securities .....	0.13	0.06	80	0.39	0.06	94	0.15	0.06	83	0.41	0.05	96	0	0.06	29
Subtotal .....	75.40	80.04	24	77.89	78.43	38	71	79.22	19	78.76	78.16	37	80.88	79.65	32
Interest-bearing bank balances .....	15.65	7.18	88	11.14	9.08	66	20.71	8.50	93	9.39	7.51	65	4.61	3.06	73
Federal funds sold and reverse repos .....	3.25	0.55	88	4.70	0.50	91	2.85	0.54	88	4.98	0.82	88	5.94	1.57	85
Debt securities 1 year or less .....	0.35	1.65	23	0.66	1.59	32	0.44	1.56	28	0.76	1.68	34	1.58	1.91	61
Trading assets .....	0.04	0.52	47	0.08	0.56	47	0.07	0.49	48	0.11	1.01	41	0.17	1.19	48
Total earning assets.....	94.69	91.28	84	94.48	91.48	85	95.07	91.77	86	94	91.05	84	93.18	89.53	84
Non-interest cash and due from depository institutions.....	0.88	0.96	42	1.12	1	58	0.97	0.82	65	1.30	1.07	68	1.78	1.14	88
Other real estate owned.....	0	0.01	11	0.01	0.02	57	0	0.01	9	0.01	0.02	57	0.01	0.03	34
All other assets.....	4.43	7.70	14	4.41	7.44	11	3.97	7.35	10	4.71	7.82	10	5.04	9.27	9
<b>Memoranda</b>															
Short-term investments .....	19.25	10.28	85	16.50	11.92	75	24	11.47	89	15.13	11.17	75	12.13	7.63	78
U.S. Treasury securities.....	0.94	1.80	52	0.14	0.98	50	0.16	1.47	36	0.09	0.84	48	0.24	1.03	54
US agency securities (excluding mortgage-backed securities) .....	0.39	0.79	52	0.27	0.73	46	0.29	0.82	48	0.29	0.63	48	0.35	0.54	51
Municipal securities .....	10.23	1.72	95	13.17	1.77	97	10.56	1.73	95	1.14	1.69	97	15.61	1.34	98
Mortgage-backed securities .....	19.47	14.04	77	17.28	12.38	74	19.60	14.14	77	16.51	11.75	73	15.33	11.44	74
Asset-backed securities .....	0.46	0.56	64	0	0.35	25	0.16	0.50	61	0	0.32	24	0	0.28	25
Other debt securities .....	0.90	0.55	70	0.28	0.46	55	0.74	0.53	67	0.25	0.42	55	0.71	0.39	76
Loans held-for-sale.....	0	0.40	15	0.03	0.46	21	0	0.55	19	0.02	0.52	21	0.03	0.39	24
Loans held for investment .....	43.67	59.15	13	47.58	61.15	15	40.22	58.06	12	48.61	61.72	16	50.57	63.50	18
Real estate loans secured by 1–4 family .....	5.93	11.67	25	5.84	11.69	26	5.47	11.46	25	5.94	11.91	24	5.34	13.29	22
Revolving .....	0.77	1.40	37	1.05	1.51	47	0.78	1.42	40	1.19	1.66	48	1.80	2.07	50
Closed-end, secured by first liens .....	5.11	9.94	26	4.74	9.76	27	4.65	9.67	28	4.68	9.81	27	3.46	10.69	17
Closed-end, secured by junior liens .....	0.05	0.17	33	0.06	0.21	27	0.05	0.17	32	0.07	0.22	29	0.08	0.28	32
Commercial real estate loans .....	14.67	23.42	27	16.36	22.27	31	13.59	22.69	25	16.37	22.22	33	17.81	22.23	40
Construction and land development .....	2.25	3.49	39	2.49	3.32	43	1.90	3.34	38	2.41	3.40	41	3.17	3.44	51
Multifamily .....	0.48	3.52	14	1.12	3.21	25	0.48	3.57	12	1.36	3.12	30	1.36	3.01	37
Nonfarm nonresidential .....	11.95	15.11	39	12.75	14.77	41	11.21	14.57	37	12.60	14.72	41	13.28	14.69	44
Real estate loans secured by farmland .....	1.17	0.33	86	1.43	0.33	90	1.12	0.30	87	1.52	0.33	89	1.66	0.36	88

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	49.87	61.87	27	49.63	57.91	30	50.19	61.05	28	49	57.15	31	49.04	57.46	35
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	13.59	20.07	28	12.27	19.43	28	13.61	19.86	30	12.22	19.43	27	10.56	20.75	21
Real estate loans secured by 1–4 family.....	1.76	2.35	44	2.20	2.45	51	1.93	2.43	47	2.45	2.64	50	3.56	3.15	56
Revolving .....	11.82	17.49	30	10.08	16.76	28	11.68	17.24	30	9.77	16.59	27	7	17.39	17
Closed-end.....	33.60	38.39	39	34.36	35.36	44	33.78	37.86	40	33.67	34.63	44	35.20	33.52	47
Commercial real estate loans .....	5.14	5.82	50	5.24	5.29	52	4.71	5.65	49	4.96	5.26	53	6.27	5.09	64
Construction and land development.....	0.40	1.29	41	0.24	1.05	31	0.44	1.18	44	0.19	0.93	29	0.31	0.94	38
1–4 family.....	4.74	4.49	55	5	4.21	60	4.27	4.40	52	4.77	4.19	58	5.96	4.02	73
Other.....	1.09	5.66	13	2.35	5.08	29	1.20	5.78	13	2.79	4.96	35	2.68	4.69	36
Multifamily.....	27.36	25	54	26.78	23.47	55	27.88	24.56	56	25.91	22.93	53	26.25	22.15	58
Nonfarm nonresidential .....	11.20	8.44	66	10.47	7.93	67	10.95	8.29	65	10.56	7.68	68	12.24	7.72	78
Owner-occupied.....	16.17	16.32	48	16.31	15.25	55	16.92	15.94	54	15.35	14.95	51	14.01	14.34	49
Other.....	2.68	0.59	88	2.99	0.56	91	2.80	0.54	90	3.12	0.54	93	3.28	0.55	92
Real estate loans secured by farmland.....	0.01	0.03	77	0.02	0.03	79	0.01	0.04	75	0.01	0.06	74	0.01	0.11	69
Loans to depository institutions and acceptances of other banks.....	45.74	18.81	98	46.37	23.16	98	45.19	18.86	97	46.69	22.17	98	45.06	19.53	96
Commercial and industrial loans .....	1.71	6.52	42	1.78	6.02	44	1.80	6.24	45	1.90	6.13	45	2.66	7.13	45
Loans to individuals.....	0.97	0.51	82	1.05	0.50	81	1.06	0.53	81	1.18	0.65	80	1.69	0.81	84
Credit card loans.....	0.80	0.31	83	0.88	0.33	85	0.90	0.34	84	1	0.32	86	1.42	0.37	88
Agricultural loans.....	1.88	8.03	21	1.33	8.05	17	1.91	8.75	21	1.39	9.09	16	1.81	9.85	17
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	285.56	395.39	29	289.62	382.51	33	282.35	391.81	30	289.21	381.27	32	270.95	391.26	28
Real estate loans secured by 1–4 family.....	77.80	125.02	28	71.62	124.29	29	76.56	126.06	30	72.11	125.03	28	58.35	138.18	24
Revolving .....	10.10	14.84	44	12.81	16.14	50	10.86	15.44	46	14.48	17.42	50	19.66	21.26	54
Closed-end.....	67.70	108.83	29	58.81	106.79	30	65.69	108.85	30	57.64	106.14	28	38.69	115.20	17
Commercial real estate loans .....	192.41	249.33	34	200.53	237.40	36	190.06	245.88	34	198.69	234.65	36	194.48	229.44	40
Construction and land development.....	29.45	36.95	46	30.55	35.26	45	26.51	35.95	44	29.27	35.62	46	34.63	34.95	52
1–4 family.....	2.30	8.02	39	1.38	6.84	28	2.50	7.42	40	1.11	6.34	28	1.69	6.61	35
Other.....	27.16	28.49	49	29.17	28.01	54	24.01	28.11	46	28.16	28.16	53	32.95	27.32	61
Multifamily.....	6.26	37.99	15	13.71	34.02	28	6.73	38.66	14	16.48	32.74	34	14.81	31.04	37
Nonfarm nonresidential .....	156.70	160.85	50	156.27	157.71	48	156.82	158.05	50	152.94	155.06	48	145.04	152.10	46
Owner-occupied.....	64.12	53.96	63	61.12	52.99	61	61.61	52.99	60	62.34	52.37	63	67.63	53.07	63
Other.....	92.57	105.37	43	95.15	102.29	45	95.21	102.54	47	90.60	100.54	41	77.41	97.41	41
Real estate loans secured by farmland.....	15.35	3.46	88	17.47	3.50	91	15.73	3.22	91	18.41	3.44	92	18.12	3.60	91
Loans to depository institutions and acceptances of other banks.....	0.05	0.18	77	0.10	0.18	79	0.05	0.21	76	0.07	0.28	75	0.07	0.44	68
Commercial and industrial loans .....	261.95	113.45	95	270.59	145.22	92	254.25	114.45	94	275.56	139.91	95	248.96	122.02	94
Loans to individuals.....	9.77	36.67	41	10.37	35.91	42	10.13	34.55	43	11.23	37.47	44	14.72	43.51	44
Credit card loans.....	5.57	2.64	82	6.13	2.59	81	5.95	2.77	81	6.94	3.30	80	9.32	4.34	80
Agricultural loans.....	4.59	1.66	82	5.11	1.94	84	5.06	1.86	83	5.92	1.88	85	7.85	2.18	85
Other loans and leases.....	10.74	47.86	21	7.74	47.52	14	10.74	51.06	21	8.22	49.54	13	10	52.44	14
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	25.66	30.57	39	23.89	27.81	40	26.06	30.07	41	23.10	27.32	39	22.96	26.45	43
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	146.93	198.65	35	139.41	185.94	34	146.59	195.33	35	136.35	183.76	35	126.85	178.57	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	211.05	256.17	36	200.53	243.39	36	208.20	252.85	36	198.69	240.85	36	194.48	236.10	39

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	19.25	10.28	85	16.50	11.92	75	24	11.47	89	15.13	11.17	75	12.13	7.63	78
Liquid assets .....	40.61	28.10	82	34.73	27.16	76	44.64	29.03	86	32.66	26.22	74	28.43	22.44	75
Investment securities .....	32.52	21.67	80	31.53	18.78	89	31.67	21.63	80	31.54	17.85	90	32.24	16.99	92
Net loans and leases .....	43.23	59.31	12	47.03	60.99	14	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Net loans, leases and standby letters of credit .....	44.36	60.12	12	48.03	61.79	12	40.68	59.49	10	49.06	62.48	13	51.38	64.84	16
Core deposits .....	84.17	76.85	82	79.33	73.69	63	82.35	75.71	77	78.73	70.67	71	77.04	63.09	84
Noncore funding .....	7.45	9.46	52	10.20	11.95	53	8.62	10.30	57	9.92	14.13	47	11.53	19.36	31
Time deposits of \$250K or more .....	0.45	1.46	17	0.54	1.96	14	1.04	1.58	40	1.19	2.11	31	2.28	2.94	46
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	7	1.11	94	7.96	1.22	94	7.59	1.23	93	6.99	1.47	91	7.14	1.94	89
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	3.75	0.44	97	3.26	0.60	92	4.74	0.54	95	2.01	0.54	85	1.20	0.48	69
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	0	3.01	1
Earning assets that reprice within 1 year .....	53.79	36.68	86	52.26	38.67	85	54.01	37.37	87	53.23	39.38	85	49.33	39.29	81
Interest-bearing liabilities that reprice within 1 year .....	25.65	6.16	94	27.53	7.73	93	25.10	6.39	93	30.37	8.20	93	34.76	10.19	95
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	28.14	29.01	48	24.73	29.49	38	28.91	29.65	45	22.86	29.11	37	14.58	26.63	15
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-15.66	-1.97	11	-8.09	-0.51	26	-21.65	-2.33	3	-6.62	3.20	23	-0.74	14.45	11
Net short-term noncore funding dependence .....	-15.73	-6.65	17	-8.20	-6.88	41	-21.74	-7.71	12	-6.73	-4.76	37	-0.97	3.38	27
Short-term investment / Short-term noncore funding .....	260.26	265.83	65	163.14	246.74	44	280.28	273.46	63	153.94	184.19	55	106.95	77.77	69
Liquid assets - short-term noncore funding / Nonliquid assets .....	55.92	35.38	77	37.71	30.67	64	65.18	36.68	84	33.91	28.18	65	23.87	16.97	73
Net loans and leases / Total deposits .....	51.08	73.06	10	57.65	76.22	11	47.69	72.79	7	58.76	79.43	10	61.74	90.31	8
Net loans and leases / Core deposits .....	51.36	78.05	6	59.28	83.77	8	48.29	78.25	5	60.94	88.34	8	65.18	103.93	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-7.11	-3.53	22	-1.15	0.62	5	-1.32	0.12	10	0.58	1.57	38	-1.45	0.72	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-11.87	-8.82	29	7.56	1.31	96	5.33	-0.25	96	16.17	4.31	97	5.29	1.36	96
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	34.85	20.27	71	9.54	12.84	55	10.95	14.28	51	9.71	11.38	56	13.03	12.67	60
Available-for-sale securities .....	64.75	77.97	28	89.23	85.49	44	88.58	83.77	47	89.01	87.23	41	86.96	85.40	42
U.S. Treasury securities .....	2.89	8.39	44	0.45	5.10	42	0.51	6.70	31	0.29	4.72	44	0.75	6.15	45
US agency securities (excluding mortgage-backed securities) .....	1.20	3.73	43	0.87	4.35	39	0.92	4.12	41	0.92	4.01	40	1.09	3.49	47
Municipal securities .....	31.44	7.89	93	41.77	9.71	92	33.33	8.22	92	44.39	9.83	92	48.41	7.75	97
Mortgage-backed securities .....	59.88	65.55	39	54.80	66.67	32	61.90	66.54	38	52.33	66.64	28	47.55	67.43	20
Asset-backed securities .....	1.41	2.78	61	0	1.97	25	0.51	2.50	59	0	1.91	24	0	1.66	24
Other debt securities .....	2.77	3.16	60	0.88	3.05	45	2.35	3.08	58	0.78	3.01	45	2.20	2.94	62
Mutual funds and equity securities .....	0.40	0.30	69	1.23	0.36	87	0.47	0.29	74	1.28	0.35	88	0	0.40	28
Debt securities 1 year or less .....	1.08	8.63	16	2.11	9.29	20	1.38	7.78	18	2.42	10.55	20	4.89	11.86	30
Debt securities 1 to 5 years .....	10.10	18.50	34	6.53	16.09	33	9.95	18.25	35	7.45	17.03	35	12.52	17.94	50
Debt securities over 5 years .....	88.42	70.45	83	90.13	72.48	78	88.20	71.11	81	88.85	69.86	75	82.58	66.02	65
Pledged securities .....	70.70	29.79	91	66.90	33.48	89	75.41	32.26	93	74.88	35.67	92	67.40	30.57	90
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	36.66	-1.29	82	167.21	156.41	62	104.36	27.98	89	55.54	183.32	34	45.64	26.69	71
Investment securities .....	20.82	28.40	50	24.86	31.91	53	29.41	31.36	54	22.01	23.62	57	11.02	11.75	62
Core deposits .....	24.27	14.47	81	36.05	29.18	76	34.80	16.94	87	27.45	26.88	59	12.65	11.23	66
Noncore funding .....	-14.49	-10.65	44	21.26	-25.09	91	12.03	-14.79	81	7.29	-12.18	72	15.70	6.59	71

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			13,783,392	12,280,259	10,551,250
Commit: Secured commercial real estate loans .....	2,332,790	1,529,213	2,170,939	1,278,382	1,333,878
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	3,743,165	3,472,339	3,188,905
Securities underwriting .....	459,414	348,125	390,800	358,023	309,090
Standby letters of credit .....	4,501	4,852	2,754	3,160	4,460
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	73,811	83,954	75,147	89,309	74,563
Credit derivatives - notional amount (holding company as guarantor) .....	57,440	48,304	47,291	48,621	47,767
Credit derivative contracts w/ purchased credit protection-investment grade..	131,251	132,258	122,438	137,930	122,330
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	5,896	43,324	5,723	30,657	39,631
Written options contracts (interest rate) .....	5,512	22,586	4,449	21,732	31,828
Purchased options contracts (interest rate).....	0	0	0	0	0
Interest rate swaps .....	4,319,644	3,068,564	3,989,992	2,513,045	2,685,391
Futures and forward foreign exchange .....	2,231	9,741	4,006	20,616	18,565
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						32.28	22.78	81	37.07	22.01	86	39.72	23.52	85	
Standby letters of credit .....	1.13	0.64	82	1	0.67	78	0.92	0.65	74	1.08	0.71	77	1.16	0.84	73
Commercial and similar letters of credit .....	0.01	0.02	65	0.01	0.02	65	0.01	0.02	58	0.01	0.02	62	0.02	0.02	66
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.18	0.26	62	0.24	0.28	67	0.18	0.24	66	0.27	0.35	68	0.28	0.42	68
Credit derivatives - notional amount (holding company as beneficiary) .....	0.14	0.18	68	0.14	0.18	67	0.11	0.18	66	0.15	0.30	67	0.18	0.52	68
Credit derivative contracts w/ purchased credit protection-investment grade..	0.32	0.19	77	0.38	0.17	81	0.29	0.18	79	0.42	0.25	79	0.46	0.30	80
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	10.67	45.51	37	9.07	42.67	28	9.38	46.30	35	7.81	48.62	22	10.45	68.47	27
Interest rate contracts .....	10.67	33.09	40	9.04	30.32	30	9.37	32.46	37	7.74	34.36	24	10.38	47.31	30
Interest rate futures and forward contracts .....	0.01	4.02	31	0.12	4.59	36	0.01	3.25	29	0.09	6.21	31	0.15	10.67	32
Written options contracts (interest rate) .....	0.01	1.59	24	0.07	2	23	0.01	1.41	19	0.07	2.18	20	0.12	2.47	26
Purchased options contracts (interest rate).....	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	10.64	19.54	48	8.85	20.33	38	9.35	20.49	45	7.59	20.83	33	10.11	28.86	38
Foreign exchange contracts .....	0.01	6.48	55	0.03	6.19	56	0.01	6.30	54	0.06	6.01	58	0.07	10.12	53
Futures and forward foreign exchange contracts .....	0.01	3.96	57	0.03	3.83	58	0.01	3.78	56	0.06	3.47	59	0.07	5.23	54
Written options contracts (foreign exchange).....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange).....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts.....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other).....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other).....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						82.91	44.98	85	81.24	42.82	82	82.68	45.53	83	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	4,333,283	3,144,215	4,004,170	2,586,050	2,775,415
Interest rate contracts .....	4,331,052	3,134,474	4,000,164	2,565,434	2,756,850
Foreign exchange contracts.....	2,231	9,741	4,006	20,616	18,565
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	8,127	53,065	9,729	51,273	58,196
Written options .....	5,512	22,586	4,449	21,732	31,828
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	5,512	22,586	4,449	21,732	31,828
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	4,319,644	3,068,564	3,989,992	2,513,045	2,685,391
Held for trading.....	11,408	65,910	10,172	52,389	71,459
Interest rate contracts .....	11,408	65,910	10,172	52,389	71,459
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	4,321,875	3,078,305	3,993,998	2,533,661	2,703,956
Interest rate contracts .....	4,319,644	3,068,564	3,989,992	2,513,045	2,685,391
Foreign exchange contracts.....	2,231	9,741	4,006	20,616	18,565
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,457,906	3,253,887	4,120,155	2,691,940	2,856,636
One year or less .....	116,221	74,781	65,255	62,774	49,097
Over 1 year to 5 years .....	1,575,299	1,103,282	1,339,976	865,544	1,275,610
Over 5 years .....	2,766,386	2,075,824	2,714,924	1,763,622	1,531,929
Gross negative fair value (absolute value) .....	43,017	17,475	13,957	9,458	6,065
Gross positive fair value.....	19,975	65,635	57,692	103,638	55,338
Held for trading.....	0	0	0	0	0
Non-traded.....	19,975	65,635	57,692	103,638	55,338
Current credit exposure on risk-based capital derivative contracts .....	18,195	65,569	56,733	103,503	55,031
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.95	93.91	49	99.69	94.52	46	99.90	94.17	48	99.20	94.10	42	99.33	93.44	47
Foreign exchange contracts .....	0.05	3.18	54	0.31	3.16	59	0.10	3.47	55	0.80	3.49	64	0.67	3.20	58
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0.19	10.22	21	1.69	12.82	31	0.24	11.16	20	1.98	14.05	27	2.10	13.49	32
Written options .....	0.13	6.03	21	0.72	8.11	23	0.11	6.28	15	0.84	8.18	20	1.15	5.91	29
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0.13	5.74	21	0.72	7.80	23	0.11	5.96	15	0.84	7.73	21	1.15	5.10	30
Purchased options .....	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	99.69	74.58	86	97.59	69.64	82	99.65	74.26	89	97.18	68.76	83	96.76	69.75	79
Held for trading .....	0.26	38.74	45	2.10	42.14	40	0.25	40.42	43	2.03	43.53	39	2.57	44.16	37
Interest rate contracts .....	0.26	32.48	45	2.10	36.29	41	0.25	34.15	43	2.03	36.62	39	2.57	37.24	38
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	99.74	61.26	54	97.90	57.86	59	99.75	59.58	56	97.97	56.47	60	97.43	55.84	62
Interest rate contracts .....	99.69	57.41	68	97.59	54.11	67	99.65	56.71	67	97.18	53.82	68	96.76	52.22	70
Foreign exchange contracts .....	0.05	0.37	69	0.31	0.45	78	0.10	0.40	73	0.80	0.46	82	0.67	0.34	81
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	102.88	92.63	84	103.49	90.92	87	102.90	92.53	86	104.09	91.48	85	102.93	93.86	84
One year or less .....	2.68	27.97	16	2.38	26.80	14	1.63	27.56	15	2.43	32.05	12	1.77	32.17	12
Over 1 year to 5 years .....	36.35	26.35	67	35.09	28.69	59	33.46	27.01	57	33.47	27.06	61	45.96	30.45	72
Over 5 years .....	63.84	29.53	83	66.02	30.03	86	67.80	29.89	83	68.20	29.56	85	55.20	28.09	79
Gross negative fair value (absolute value) .....	0.99	1.21	38	0.56	1.21	29	0.35	0.98	21	0.37	1.55	21	0.22	0.83	23
Gross positive fair value .....	0.46	1.52	13	2.09	1.70	68	1.44	1.34	60	4.01	2.23	90	1.99	1.19	83
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.06	39	0.01	0.05	27	0	0.04	26	0	0.07	15	0	0.06	17
Gross positive fair value (X) .....	0.01	0.06	23	0.02	0.07	37	0.02	0.05	43	0.04	0.09	40	0.02	0.07	44
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.01	0.01	51	0.02	0.01	73	0.02	0.01	79	0.04	0.02	82	0.02	0.01	81
Current credit exposure (X) .....	0.01	0.04	31	0.02	0.05	46	0.02	0.04	52	0.04	0.06	50	0.02	0.05	46
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.47	29	0.30	0.61	42	0.24	0.46	49	0.49	0.85	47	0.29	0.73	47

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	194,771	215,973	215,973	101,788	103,635
Gross losses .....	9,857	6,602	55,663	28,689	46,080
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,479	1,292	10,791	8,564	11,383
Net losses .....	8,378	5,310	44,872	20,125	34,697
Provision for loan and lease losses .....	-7,105	-7,849	23,670	128,400	32,850
Adjustments .....	0	0	0	5,910	0
Ending balance .....	179,288	202,814	194,771	215,973	101,788
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.07	0.04	18	-0.09	-0.11	44	0.07	-0.09	87	0.45	0.51	43	0.14	0.15
Provision for loan and lease losses / Average loans and leases .....	-0.16	0.06	16	-0.19	-0.20	45	0.14	-0.16	90	0.85	0.82	59	0.26	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-84.81	49.50	27	-147.82	-168.35	34	52.75	-105.48	72	638.01	487.86	75	94.68	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.01	1.20	32	1.23	1.49	35	1.13	1.23	44	1.34	1.58	36	0.76	0.83
Allowance for loan and lease losses / Total loans and leases .....	1.01	1.17	34	1.23	1.47	35	1.13	1.20	45	1.34	1.55	37	0.76	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.35	38.27	17	9.55	18.09	49	4.34	21.39	10	10.73	11.58	67	2.93	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	162.46	355.27	24	264.40	291.29	56	211.02	364.13	32	245.92	299.17	50	180.64	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	157.33	284.19	31	258.43	246.27	63	205.17	287.08	41	240.57	244.34	57	174.25	151.73
Gross loan and lease losses / Average loans and leases .....	0.23	0.17	71	0.16	0.24	45	0.33	0.19	80	0.19	0.34	40	0.36	0.28
Recoveries / Average loans and leases .....	0.03	0.07	30	0.03	0.08	26	0.06	0.08	46	0.06	0.07	48	0.09	0.08
Net losses / Average loans and leases .....	0.19	0.09	80	0.13	0.16	54	0.27	0.11	89	0.13	0.27	39	0.27	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses .....	2.66	10.98	10	4.50	7.39	33	37.61	34.67	64	18.59	33.98	24	14.68	36.22
Earnings coverage of net loan and lease losses (X) .....	14.16	38.54	43	19.16	25.70	61	10.09	39.72	28	23.22	22.91	67	9.19	24.40
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.02	-0.01	37	-0.02	0.03	16	0	0.02	29	0.15	0.04	87	-0.01	0.01
Real estate loans secured by 1–4 family .....	0	-0.02	80	0	-0.01	67	0	-0.02	62	0.01	0.01	56	-0.02	0.01
Revolving .....	0.02	-0.08	89	0.08	-0.03	85	0	-0.07	78	0.04	0.01	73	-0.04	0.02
Closed-end .....	0	-0.02	57	-0.01	-0.01	37	0	-0.01	57	0	0	43	-0.02	0
Commercial real estate loans .....	-0.02	0	13	-0.04	0.05	8	0	0.04	38	0.19	0.07	83	-0.01	0.01
Construction and land development .....	-0.16	-0.02	6	0	0	40	-0.01	0	27	0.04	0	84	0	-0.01
1–4 family .....	-0.16	0	1	0	0	21	-0.01	0	8	0	0	27	0	0
Other .....	0	-0.01	71	0	0	57	0	0	64	0.05	0	88	0	-0.01
Multifamily .....	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0
Nonfarm nonresidential .....	0	0.01	60	-0.05	0.07	6	0	0.05	39	0.24	0.11	82	-0.01	0.02
Owner-occupied .....	0	0	64	-0.05	0.01	2	0	0.01	69	0.22	0.02	97	-0.01	0.01
Other .....	0	0	54	0	0.06	41	0	0.04	35	0.01	0.08	41	0	0.01
Real estate loans secured by farmland .....	0	0	57	0	0	19	-0.10	0	9	0.31	0.02	93	0	0.01
Commercial and industrial loans .....	0.37	0.11	85	0.24	0.20	63	0.51	0.17	90	0.03	0.47	11	0.48	0.37
Loans to individuals .....	1.54	0.70	86	1.82	1.06	81	1.97	0.71	90	1.89	1.13	78	1.79	1.17
Credit card loans .....	2.41	1.88	64	2.89	2.41	60	2.14	1.84	65	2.91	2.92	45	2.65	3.11
Agricultural loans .....	0	0	54	-0.20	0.02	3	-0.05	0.02	17	0.08	0.19	69	0	0.08
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0	0.16	48	0	0.09	56	0	0.10	44	0.01	0.15	41	0	0.15

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		17,159		18,859		6,509		9,870		21,494					
90+ days past due loans and leases .....		3,600		1,773		2,633		1,952		2,069					
Nonaccrual loans and leases .....		110,356		76,706		92,300		87,823		56,347					
Total past due and nonaccrual loans and leases .....		131,115		97,338		101,442		99,645		79,910					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		6,926		7,608		7,093		10,059		19,439					
Total restructured loans and leases .....		6,926		7,608		7,093		10,059		19,439					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		185		280		189		0		392					
Other real estate owned .....		0		4,740		0		4,740		2,935					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.10	0.32	17	0.11	0.33	19	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17
90+ days past due loans and leases .....	0.02	0.10	46	0.01	0.11	35	0.02	0.10	42	0.01	0.12	36	0.02	0.15	32
Nonaccrual loans and leases .....	0.62	0.44	78	0.46	0.65	39	0.54	0.46	70	0.55	0.66	44	0.42	0.51	41
90+ days past due and nonaccrual loans and leases .....	0.64	0.59	64	0.48	0.82	33	0.55	0.62	49	0.56	0.85	37	0.43	0.71	30
30–89 days past due restructured .....	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0.04	0.10	36	0.05	0.13	34	0.04	0.10	35	0.06	0.13	37	0.14	0.14	61
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.10	0.32	17	0.11	0.33	19	0.04	0.32	4	0.06	0.40	6	0.16	0.43	16
90+ days past due assets .....	0.02	0.10	45	0.01	0.11	34	0.02	0.10	41	0.01	0.12	34	0.02	0.15	30
Nonaccrual assets .....	0.62	0.45	78	0.46	0.66	39	0.54	0.47	70	0.55	0.67	44	0.42	0.53	41
30+ days past due and nonaccrual assets .....	0.74	0.94	49	0.59	1.18	24	0.59	0.97	30	0.62	1.29	18	0.59	1.19	17
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.28	0.35	49	0.23	0.50	18	0.22	0.36	31	0.27	0.52	24	0.22	0.44	20
90+ days past due and nonaccrual assets + other real estate owned .....	0.28	0.36	46	0.24	0.53	17	0.22	0.37	28	0.29	0.55	26	0.23	0.48	19
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.27	0.41	36	0.24	0.58	14	0.22	0.41	24	0.28	0.60	21	0.22	0.53	19
Allowance for loan and lease losses .....	61.66	62.77	59	40.30	69.27	27	47.49	62.64	43	42.86	66.66	31	58.63	115.41	24
Equity capital + allowance for loan and lease losses .....	3.78	3.67	57	2.59	5.03	23	2.77	3.60	41	2.86	4.97	27	2.20	4.28	26
Tier 1 capital + allowance for loan and lease losses .....	3.55	4.23	47	2.85	5.96	19	3	4.30	38	3.35	6.05	24	2.45	5.65	19
Loans and leases + other real estate owned .....	0.62	0.69	54	0.49	0.97	26	0.54	0.71	43	0.57	0.97	27	0.44	0.85	19

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.12	0.26	31	0.17	0.31	30	0.01	0.26	6	0.04	0.39	5	0.13	0.38	16
	90+ days past due .....		0.01	0.13	48	0	0.13	39	0.01	0.12	45	0	0.16	36	0	0.16	28
	Nonaccrual.....		0.07	0.51	7	0.33	0.76	20	0.10	0.52	14	0.43	0.76	33	0.45	0.46	55
Commercial and industrial	30–89 days past due .....		0.06	0.26	22	0.05	0.22	21	0.05	0.24	16	0.07	0.23	21	0.17	0.31	37
	90+ days past due .....		0.02	0.03	63	0	0.02	46	0.01	0.04	50	0.01	0.03	46	0	0.05	35
	Nonaccrual.....		1.27	0.53	88	0.61	0.69	55	1.07	0.57	83	0.65	0.75	47	0.36	0.83	28
Individuals	30–89 days past due .....		0.35	0.67	27	0.44	0.53	46	0.41	0.63	37	0.53	0.83	34	0.53	0.83	34
	90+ days past due .....		0.34	0.08	88	0.45	0.11	86	0.33	0.09	86	0.44	0.14	84	0.48	0.17	84
	Nonaccrual.....		0.31	0.16	79	0.26	0.22	64	0.17	0.17	61	0.29	0.28	67	0.30	0.17	69
Depository institution loans	30–89 days past due .....		0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0	0.16	31	0	0.17	31	0.21	0.07	80	0	0.17	28	0.02	0.24	54
	90+ days past due .....		0.44	0	97	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	1.51	0.44	86	0	0.70	27	0	0.49	24	1.87	0.67	82
Foreign governments	30–89 days past due .....			0			0.03			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.13	36	0.05	0.13	54	0	0.12	33	0	0.18	30	0.36	0.20	73
	90+ days past due .....		0	0.01	34	0	0.01	70	0	0.01	70	0	0.01	33	0	0.01	69
	Nonaccrual.....		0.01	0.08	51	0	0.15	40	0.01	0.09	50	1.82	0.15	96	0.03	0.13	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.06	0.44	6	0.08	0.47	9	0.01	0.46	3	0.03	0.65	2	0.07	0.67	4
	90+ days past due .....	0	0.25	21	0.01	0.28	42	0.02	0.24	52	0	0.33	16	0	0.31	14
	Nonaccrual .....	0.16	0.68	14	0.27	0.88	14	0.18	0.71	14	0.27	0.89	15	0.39	0.73	29
Revolving	30–89 days past due .....	0.01	0.27	13	0	0.31	6	0.02	0.28	19	0.04	0.48	14	0.11	0.45	17
	90+ days past due .....	0	0.03	34	0.03	0.03	71	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0.78	1.02	62	0.91	1.31	60	0.75	1.18	59	0.80	1.13	59	0.59	1	47
Closed-end	30–89 days past due .....	0.06	0.46	9	0.10	0.48	13	0.01	0.49	3	0.02	0.65	2	0.05	0.70	4
	90+ days past due .....	0	0.28	21	0	0.31	20	0.02	0.26	52	0	0.38	17	0	0.35	16
	Nonaccrual .....	0.07	0.66	8	0.12	0.85	9	0.09	0.67	7	0.14	0.87	11	0.29	0.70	22
Junior lien	30–89 days past due .....	0	0.01	12	0.03	0.01	80	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due .....	0	0	36	0	0	35	0.02	0	95	0	0	32	0	0	29
	Nonaccrual .....	0	0.03	33	0.01	0.05	21	0	0.03	27	0.01	0.04	25	0.01	0.04	26
Commercial real estate	30–89 days past due .....	0.13	0.16	59	0.21	0.22	60	0.02	0.15	17	0.04	0.26	25	0.14	0.18	50
	90+ days past due .....	0.01	0.01	73	0	0.02	56	0	0.01	28	0	0.02	58	0	0.03	42
	Nonaccrual .....	0.04	0.37	10	0.34	0.62	35	0.07	0.38	17	0.36	0.62	40	0.38	0.23	75
Construction and development	30–89 days past due .....	0.03	0.19	43	0	0.22	15	0.08	0.17	60	0	0.28	11	0.47	0.28	74
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.01	0.17	34	0.39	0.50	70	0.20	0.20	71	0.43	0.41	73	0.01	0.20	31
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0.03	0.14	55	0	0.16	17	0.08	0.13	73	0	0.22	13	0.47	0.20	80
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.01	0.14	40	0.39	0.43	72	0.20	0.16	76	0.43	0.35	76	0.01	0.17	37
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0.10	0.09	72	0.03	0.08	56
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.15	0.13	68	0.27	0.20	68	0.01	0.13	16	0.05	0.23	32	0.08	0.14	38
	90+ days past due .....	0.01	0.01	77	0	0.02	61	0	0.01	31	0	0.02	64	0	0.03	46
	Nonaccrual .....	0.04	0.45	13	0.36	0.78	30	0.05	0.45	13	0.39	0.80	34	0.50	0.28	78
Owner Occupied	30–89 days past due .....	0.15	0.04	93	0.18	0.06	86	0.01	0.04	29	0.04	0.07	48	0.08	0.07	63
	90+ days past due .....	0.01	0	86	0	0	33	0	0	37	0	0	33	0	0.01	54
	Nonaccrual .....	0.04	0.17	27	0.36	0.32	63	0.05	0.17	27	0.39	0.27	69	0.50	0.16	90
Other	30–89 days past due .....	0	0.08	12	0.10	0.12	56	0	0.08	14	0.01	0.14	29	0	0.07	9
	90+ days past due .....	0	0.01	39	0	0.01	76	0	0	37	0	0.01	77	0	0.01	30
	Nonaccrual .....	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due .....	0.40	0.17	84	0.04	0.13	63	0	0.10	31	0	0.11	30	0.11	0.23	56
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	91	0	0.01	42
	Nonaccrual .....	0.09	0.67	47	0.37	1.14	50	0.10	0.69	49	1.72	1.13	74	1.43	0.84	73
Credit card	30–89 days past due .....	0.59	0.87	20	0.63	0.75	32	0.63	0.81	29	0.72	0.95	27	0.81	1.19	20
	90+ days past due .....	0.60	0.45	57	0.66	0.56	58	0.56	0.45	54	0.65	0.63	48	0.74	0.78	48
	Nonaccrual .....	0.21	0.12	77	0.40	0.10	87	0.25	0.10	80	0.42	0.05	91	0.35	0.11	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	826,404	820,724	842,112	807,362	850,822										
Retained earnings .....	2,286,076	2,002,298	2,204,928	1,925,226	1,672,438										
Accumulated other comprehensive income (AOCI) .....	-343,128	169,197	126,314	318,340	83,180										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,769,352	2,992,219	3,173,354	3,050,928	2,606,440										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	174,380	169,891	165,639	182,339	190,999										
Accumulated other comprehensive income-related adjustments .....	-343,128	162,226	122,139	318,340	83,180										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,938,100	2,660,102	2,885,576	2,550,249	2,332,261										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	2,615	1,728										
Common equity tier 1 capital .....	2,938,100	2,660,102	2,885,576	2,547,634	2,330,533										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	2,615	1,728										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b>	2,938,100	2,660,102	2,885,576	2,547,634	2,330,533										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	272,036	270,074	271,544	269,595	70,372										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	159,730	172,157	167,164	185,316	104,492										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	431,766	442,231	438,708	454,911	174,864										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	431,766	442,231	438,708	454,911	174,864										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,369,866	3,102,333	3,324,284	3,002,545	2,505,397										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	39,174,461	33,086,274	38,106,041	30,619,613	25,071,023										
Less: Deductions from common equity tier 1 capital .....	174,380	169,891	165,639	184,954	192,727										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	39,000,081	32,916,383	37,940,402	30,434,659	24,878,296										
Total risk-weighted assets .....	24,872,280	21,721,508	23,954,913	21,055,255	18,895,635										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.81	12.18	48	12.25	12.54	52	12.05	12.37	47	12.10	12.35	52	12.33	12.11	58
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.81	12.88	36	12.25	13.31	37	12.05	13.11	35	12.10	13.08	38	12.33	12.78	50
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.55	14.72	31	14.28	15.37	36	13.88	14.91	35	14.26	15.23	38	13.26	14.36	38
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	7.53	9.06	14	8.08	9.15	20	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			-5			103			58			459				196		
Other insurance activities income .....			-5			103			58			459				196		
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			566,402			454,413			563,618			451,088				344,609	24.64	122.57

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0	0.38	2	0.03	0.38	43	0	0.36	29	0.04	0.41	43	0.02	0.47	35			
Premium income / Insurance activities revenue .....	3.33			0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.17	12.22	74	15.87	11	69	18.30	12	75	16.32	11.03	71	14.17	11.51	59			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.70			0.69			0.66			0.87			1.25	
<b>Cost: Interest-bearing deposits.....</b>															
		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans .....		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits .....		-5.48			2.95			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		40,799	26,767	132,446	98,375	85,628	52.42	146.94
Dividends .....		22,500	15,000	80,000	57,500	42,500	50.00	157.14
Interest .....		0	0	0	0	0	0	0
Management and service fees .....		18,299	11,767	52,446	40,875	43,128	55.51	135.45
Other income .....		0	0	0	0	0	0	0
Income from nonbank subsidiaries .....		3,983	45,633	57,117	29,176	23,288	-91.27	-40.69
Dividends .....		2,000	43,217	49,217	20,860	14,000	-95.37	-50.00
Interest .....		0	0	0	0	0	0	0
Management and service fees .....		1,983	2,416	7,900	8,316	9,288	-17.92	-26.99
Other income .....		0	0	0	0	0	0	0
Income from subsidiary holding companies .....		0	0	0	0	0	0	0
Dividends .....		0	0	0	0	0	0	0
Interest .....		0	0	0	0	0	0	0
Management and service fees .....		0	0	0	0	0	0	0
Other income .....		0	0	0	0	0	0	0
Total income from subsidiaries .....		44,782	72,400	189,563	127,551	108,916	-38.15	92.71
Securities gains (losses) .....		0	0	0	0	0	0	0
Other operating income .....		1,531	6,208	7,958	7,034	11,249	-75.34	-54.89
Total operating income .....		46,313	78,608	197,521	134,585	120,165	-41.08	73.90
<b>Operating Expenses</b>								
Personnel expenses .....		17,418	15,258	62,109	56,919	57,487	14.16	72.13
Interest expense .....		2,274	2,287	9,194	3,450	0	-0.57	0
Other expenses .....		4,911	4,618	21,828	18,984	21,124	6.34	8.03
Provision for loan and lease losses .....		0	0	0	0	0	0	0
Total operating expenses .....		24,603	22,163	93,131	79,353	78,611	11.01	67.77
Income (loss) before taxes .....		22,530	58,764	109,203	57,217	41,554	-61.66	88.27
Applicable income taxes (credit) .....		-788	-5,928	-10,322	-6,229	12,201	0	0
Extraordinary items .....							0	0
Income before undistributed income of subsidiaries .....		23,318	64,692	119,525	63,446	29,353	-63.96	77.78
Equity in undistributed income of subsidiaries .....		82,645	27,951	233,493	223,056	214,247	195.68	166.04
Bank subsidiaries .....		79,506	66,176	263,084	234,014	221,215	20.14	150.63
Nonbank subsidiaries .....		3,139	-38,225	-29,591	-10,958	-6,968	0	0
Subsidiary holding companies .....		0	0	0	0	0	0	0
Net income (loss) .....		105,963	92,643	353,018	286,502	243,600	14.38	139.84
<b>Memoranda</b>								
Bank net income .....		102,006	81,176	343,084	291,514	263,715	25.66	152.04
Nonbank net income .....		5,139	4,992	19,626	9,902	7,032	2.94	53.72
Subsidiary holding companies' net income .....		0	0	0	0	0	0	0

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,581,496	83.96	2,819,404	85.89	2,975,238	85.37	2,907,570	2,343,729	-8.44	50.76	
Common and preferred stock .....	2,576,485	83.80	2,814,393	85.74	2,970,227	85.23	2,902,559	2,338,718	-8.45	50.91	
Excess cost over fair value .....	5,011	0.16	5,011	0.15	5,011	0.14	5,011	5,011	0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....	173,463	5.64	98,490	3	169,123	4.85	138,450	149,561	76.12	-18.93	
Common and preferred stock .....	173,463	5.64	98,490	3	169,123	4.85	138,450	149,561	76.12	-18.93	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	1,752	0	0	0	
Securities .....	41,756	1.36	35,335	1.08	43,878	1.26	32,830	3,180	18.17	59.89	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....	165,124	5.37	204,935	6.24	185,372	5.32	172,745	143,193	-19.43	166.17	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....	396	0.01	411	0.01	400	0.01	415	430	-3.65	-49.94	
Intangible assets .....	22	0	29	0	24	0	31	37	-24.14	-72.15	
Other assets .....	112,380	3.66	124,043	3.78	110,894	3.18	100,581	95,152	-9.40	69.26	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total assets .....	3,074,637	100.00	3,282,647	100.00	3,484,929	100.00	3,354,374	2,735,282	-6.34	47.70	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....	198,443	6.45	197,993	6.03	198,331	5.69	197,881	0	0.23		
Other liabilities .....	54,197	1.76	54,335	1.66	67,961	1.95	67,831	58,470	-0.25	1552.85	
Balance due to subsidiaries and related institutions .....	73,592	2.39	72,080	2.20	73,213	2.10	71,714	70,372	2.10	8.98	
Total liabilities .....	326,232	10.61	324,408	9.88	339,505	9.74	337,426	128,842	0.56	360.75	
Equity Capital .....	2,748,405	89.39	2,958,239	90.12	3,145,424	90.26	3,016,948	2,606,440	-7.09	36.68	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0	0	
Common stock .....	55,057	1.79	55,057	1.68	55,057	1.58	55,057	55,057	0.00	0.00	
Common surplus .....	1,109,585	36.09	1,093,667	33.32	1,110,520	31.87	1,090,450	1,073,764	1.46	7.39	
Retained earnings .....	2,265,129	73.67	1,968,318	59.96	2,176,998	62.47	1,891,246	1,672,438	15.08	92.84	
Accumulated other comprehensive income .....	-343,128	-11.16	169,197	5.15	126,314	3.62	318,340	83,180			
Other equity capital components .....	-338,238	-11	-328,000	-9.99	-323,465	-9.28	-338,145	-277,999			
Total liabilities and equity capital .....	3,074,637	100.00	3,282,647	100.00	3,484,929	100.00	3,354,374	2,735,282	-6.34	47.70	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....	73,592	2.39	72,080	2.20	73,213	2.10	71,714	70,372	2.10	8.98	
Notes payable to subsidiaries that issued TPS .....	73,592	2.39	72,080	2.20	73,213	2.10	71,714	70,372	2.10	8.98	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	14.45	9.94	87	12.39	12.54	54	11.43	11.94	51	10.22	7.29	75	9.94	9.68	57
Bank net income / Average equity investment in banks .....	14.69	10.44	86	11.34	12.55	46	11.75	11.80	54	11.17	7.45	78	12.17	10.51	70
Nonbank net income / Average equity investment in nonbanks .....	12	11.36	61	16.85	12.53	66	15.88	13.12	63	6.94	9.75	53	4.60	7.89	48
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11						8.55	
Bank net income / Parent net income .....	96.27	97.54	24	87.62	95.97	19	97.19	96.79	27	101.75	88.16	44	108.26	82.22	81
Nonbank net income / Parent net income .....	4.85	3.43	76	5.39	2.83	77	5.56	3.40	77	3.46	3.59	70	2.89	5.93	69
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	11.87	16.87	45	10.97	17.74	42	10.79	16.81	45	11.18	20.06	43	4.94	20.43	22
Total debt / Equity capital .....	7.22	11.65	48	6.69	11.90	45	6.31	11.71	45	6.56	14.41	43	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.90	13.71	44	9.13	14.30	39	8.63	13.63	41	8.94	16.67	38	2.70	16.36	19
Total debt + Loans guaranteed for affiliate / Equity capital .....	7.22	11.72	47	6.69	12.02	44	6.31	11.77	44	6.56	14.68	42	0	14.56	13
Total debt / Equity capital – excess over fair value .....	7.23	11.75	48	6.70	12	45	6.32	11.81	45	6.57	14.52	43	0	14.51	13
Long-term debt / Equity capital .....	7.22	11.08	48	6.69	11.33	47	6.31	10.95	45	6.56	13.56	44	0	13.04	13
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0.18	0.07	85	0.17	0.10	85	0.16	0.05	86	0.17	0.08	84	0.19	0.12	83
Long-term debt / Consolidated long-term debt .....	72.95	40.81	77	73.31	35.48	81	73.04	39.86	75	73.40	34.67	83	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100.24	103.47	41	98.64	102.85	25	99.97	103.22	38	100.96	102.81	41	95.66	103.22	11
Total investment in subs / Equity capital .....	100.24	108.45	32	98.64	108.21	17	99.97	108.40	29	100.96	110.16	28	95.66	111.07	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.02	0.38	41	-0.11	0.22	24	0	0.29	38	0.10	0.47	39	-0.46	0.36	12
Equity investment in subs – equity cap / Net income-div (X) .....	0.02	1.31	6		0.74			1.05		0.13	1.82	9		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	111.01	129.62	48	224.05	111.20	87	129.59	152.85	46	100.59	136.59	30	78.13	177.68	12
Cash from ops + noncash items + op expense / Op expense + dividend .....	87.18	125.04	35	152.12	98.58	72	130.78	154.48	45	101.15	147.24	23	73.02	190.27	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	52.39	98.29	28	185.58	85.35	83	107.91	98.54	64	121.18	134.08	57	83.65	116.34	16
Pretax operating income + interest expense / Interest expense .....	1,090.77	2,251.18	54	2,669.48	1,142.88	84	1,287.76	1,835.33	51	1,758.46	2,016.32	71		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	830.31	1,728.15	43	2,011.65	1,357.31	76	985.24	1,770.77	38	904.40	1,539.23	53	908.92	1,632.83	38
Dividends + interest from subsidiaries / Interest expense + dividends .....	121.85	145.40	51	326	117.86	92	169	174.12	59	122.44	150.43	45	94.83	210.80	15
Fees + other income from subsidiaries / Salary + other expenses .....	90.83	9.52	95	71.36	13.36	89	71.89	11.92	90	64.81	13.95	88	66.68	16.52	83
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			33.13			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-1.64	3.42	9	-1.66	3.97	11	-1.70	3.44	12	-2.02	3.85	11	-2.14	2.64	11
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17		0	0.10	46		0.04	
Nonaccrual .....		0.75			1.22			0.92		0	1.03	40		0.54	
Total .....		1			1.27			1.09		0	1.13	37		0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.50	1.70	71	0.36	1.80	67	0.46	1.76	70	0.53	2.66	71	0.74	5.62	66
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

**Parent Company Analysis—Part 2**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	76.47	64.91	63	24.07	74.87	17	56.28	66.37	44	95.60	81.10	67	202.99	57.84	94
Dividends declared / Net income .....	16.83	33.46	23	16.81	23.13	33	19.05	28.27	29	21.17	42.29	21	24.46	33.08	32
Net income – dividends / Average equity.....	12.02	6.76	88	10.31	9.52	65	9.25	8.62	63	8.05	4.14	84	7.51	6.46	63
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	126.18	124.34	54	96.33	101.14	46	118.93	155.92	38	94.80	132.17	30	71.33	178.13	22
Dividends from nonbank subsidiaries .....	11.22	1.65	88	277.55	3.28	99	73.17	4.90	94	34.39	3.41	93	23.50	7.53	86
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	137.39	153.16	49	373.88	128.99	90	192.10	203.53	59	129.19	174.85	40	94.83	260.40	11
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	22.06	43.39	36	18.48	30.63	41	23.32	45.96	24	19.72	60.28	15	16.12	66.55	13
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	17.94	0.75	95	14.50	1.08	94	15.29	0.88	94	14.02	1.47	91	16.35	1.55	93
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	40	49.34	43	32.97	33.49	50	38.60	51.33	37	33.75	62.88	26	32.47	69.36	19
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	38.92	31.46	68	865.73	47.24	97	250.77	62.63	92	210.66	56.39	90	199.09	82.95	85
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	38.59	0.46	98	48.40	0.53	98	40.25	0.37	97	83.98	0.86	97	132.08	1.92	97
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	77.51	39.06	74	914.12	69.48	97	291.03	87.22	87	294.65	79.84	91	331.17	150.41	85
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	48.58	60.28	35	19.08	58.57	34	40.50	74.16	19	42.72	69.76	23	35.37	67.32	24
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	39.51	1.48	94	14.97	4.11	87	26.55	1.44	96	30.37	1.87	97	35.89	1.81	96
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	88.09	73.91	34	34.05	71.70	23	67.05	83.13	19	73.10	82.20	23	71.26	78.80	26
Dividends from nonbank subsidiaries .....	4.32	4.30	82	54.98	5.32	92	24.92	3.07	91	15.50	1.95	92	11.65	2.65	87
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	4.28	0.01	96	3.07	0.05	94	4	0.01	96	6.18	0.02	98	7.73	0.06	97
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	8.60	6.88	82	58.05	10.59	88	28.92	4.67	89	21.68	4.70	88	19.38	7.29	82
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	37.08	28.43	66	36.41	29.59	66	36.91	26.38	68	36.24	27.08	66		28.33	